IN THE SPECIFICATION

Please **replace** the Abstract of the Invention with the following:

The present invention providesincludes methods for providing merchant's with verified information about a user during a remote electronic transaction; methods for carrying out a verified, remote electronic transaction over a network by providing verified user information to a merchant's server, which information is necessary to complete the verified transaction; and systems for completingenabling a user to complete a verified, remote electronic transactions over a network, with a merchant, wherein the verified transactions include providing the merchant's server with verified user information. More specificallyMoreover, the present invention provides methods and systems for conducting verified, remote electronic transactions using a single access code. The system comprises one or more verifying servers that are maintained by the merchant or a third party; one or more servers that are maintained by a merchant, one or more digital[[;]] electronic devices that are maintained by the user or by a third party, and a machine-readable-data structure that interfaces with said digital[[;]] electronic device(s). The machine-readable data structure comprises at least one internal microprocessor that controls at least one internal semiconductor memory, having a secured first portion for storing verifiable user information and an unsecured second portion. Verifiable user information about the user, which is necessary to complete a verified, card present equivalent transaction, resides in the secured first portion of the semiconductor memory. A security algorithm and a previously registered security code reside on the unsecured second portion of the semiconductor memory. The Verifiableverifiable user information is provided to the merchant server or, alternately, to the verifying server after the machine-readable data structure is read and a single access code that matches athe previously registered security code is provided by the user.

Please **replace** the paragraph beginning at line 20 on page 15 and ending at line 8 on page 17 with the following:

In embodiments that include one or more separate verifying server ~~(can this be replace with something besides a server?)~~ 46, the one or more verifying servers 46 also include software and memory that allow them to communicate with one or more consumer servers 42 and with one or more merchant servers 48. Communication, in this sense, includes without limitation (i) receiving and storing verifiable user information about one or more consumers; (ii) verifying the verifiable user information; and (iii) transmitting the verified user information to one or more merchant servers 48 to enable a verified, "card present" transaction between the consumer and the merchant. Here again, when the merchant server 48 is its own verifying server, the merchant server 48 performs these communication functions itself.